CLAIMS

What is claimed is:

1.   A computer implemented method for matching a remittance to a
transaction, comprising:

accessing remittance lines, transaction information, and matching rules
that assign a weight to a parameter considered in said matching;

computing a weighted matching score corresponding to said
parameter based upon said weight wherein said matching score corresponds to a
probability of an accurate match between said remittance and said transaction; and

generating a match recommendation based on said weighted
matching score.

2.   The method as recited in Claim 1 further comprising:

determining that said weighted matching score is below a minimum
scoring threshold; and

comparing said remittance against a plurality of electronic invoices.

3.   The method as recited in Claim 2 wherein said comparing comprises
associating a sum of said plurality of electronic invoices closely to an amount
corresponding to said remittance.

4.   The method as recited in Claim 3 wherein said associating is
performed by a process comprising a Knapsack heuristic.

5.   The method as recited in Claim 1 wherein said remittance lines
comprise a lockbox file.

6. The method as recited in Claim 1 wherein said computing comprises:

calculating a weighted customer score;

calculating a weighted transaction score; and

5 determining a total weighted matching score based on said weighted

customer score and said weighted transaction score.

7. The method as recited in Claim 1 wherein said determining a total

match score comprises scoring strings and numbers.

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8. The method as recited in Claim 7 wherein said scoring strings and

numbers is performed by a process comprising a Levenshtein and Longest

common substring fuzzy scoring heuristic.

15 9. The method as recited in Claim 6 wherein said calculating a weighted

transaction score comprises:

calculating a weighted transaction number score;

calculating a weighted transaction amount score; and

determining said weighted transaction score based on said weighted

20 transaction number score and said weighted transaction amount score.

10. The method as recited in Claim 6 wherein said calculating a weighted

customer score comprises:

calculating a weighted customer name score;

25 calculating a weighted customer identity score;

calculating a weighted bank score; and

determining said weighted customer score based on said weighted customer name score, said weighted customer identity score, and said weighted bank score.

5   11.   The method as recited in Claim 10 wherein said calculating a weighted customer name score comprises:

calculating a weighted customer string score;

calculating a weighted customer acronym score; and

determining said weighted customer name score based on said

10   weighted customer string score and said weighted customer acronym score.

12.   The method as recited in Claim 1 further comprising:

sending said match recommendation to a receipt application program interface;

15   assigning an informative header to a remittance for use by a receipt application;

where said match recommendation comprises an unmatched remittance, sending said match recommendation to an unmatched remittance notification initiator; and

20   initiating a workflow notification corresponding to said unmatched remittance.

13.   A computer based system for matching a remittance to a transaction, said system comprising:

25   a matching program accessing remittance lines of said remittance, transaction information, and matching rules wherein said matching rules assign a weight to a parameter considered in said matching program, for computing a

weighted matching score corresponding to said parameter based upon said weight and wherein said matching score corresponds to a probability of an accurate match between said remittance and said transaction and for generating a match recommendation based on said weighted matching score;

5   a graphical user interface operating with said matching program and comprising an interactive display for allowing a user input, said graphical user interface for generating a said matching rules;

a data staging program operating with said matching program for accessing a database, extracting relevant transaction information therefrom, staging

10   said relevant transaction information for use by said matching program, and providing said relevant transaction information thereto; and

a post match handler for handling said match recommendation.

14.   The system as recited in Claim 13 further comprising:

15   a receipt application program interface operating with said post match handler for providing said match recommendation to a receipt application; and

a notification initiator operating with said post match handler for initiating a notification wherein said notification comprises a report that a match failed between said remittance and said transaction.

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15.   The system as recited in Claim 13 wherein said computing comprises:
       calculating a weighted customer score;
       calculating a weighted transaction score; and
       determining a weighted total match score based on said weighted

25   customer score and said weighted transaction score.

16.   A computer usable medium having a computer readable program code for causing a computer system to execute a method of matching a remittance to a transaction, said method comprising:

accessing remittance lines of said remittance, transaction information,

5   and matching rules wherein said matching rules assign a weight to a parameter considered in said matching;

computing a weighted matching score corresponding to said parameter based upon said weight wherein said matching score corresponds to a probability of an accurate match between said remittance and said transaction; and

10   generating a match recommendation based on said weighted matching score.

17.   The computer usable medium as recited in Claim 16 wherein said method further comprises:

15   determining that said weighted matching score fails a minimum scoring threshold; and

comparing said remittance against a plurality of invoices.

18.   The computer usable medium as recited in Claim 17 wherein said

20   comparing comprises associating a sum of said plurality of invoices closely to an amount corresponding to said remittance.

19.   The computer usable medium as recited in Claim 18 wherein said associating is performed by a process comprising a Knapsack heuristic.

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20.   The computer usable medium as recited in Claim 16 wherein said remittance lines comprise a lockbox file.

21.   The computer usable medium as recited in Claim 16 wherein said computing comprises:

calculating a weighted customer score;

5   calculating a weighted transaction score; and

determining a weighted total match score based on said weighted customer score and said weighted transaction score.

22.   The computer usable medium as recited in Claim 21 wherein said

10   determining a total match score is further based on scoring strings and numbers.

23.   The computer usable medium as recited in Claim 22 wherein said scoring strings and numbers is performed by a process comprising a Levenshstein and Longest common substring fuzzy scoring heuristic.

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24.   The computer usable medium as recited in Claim 21 wherein said calculating a weighted transaction score comprises:

calculating a weighted transaction number score;

calculating a weighted transaction amount score; and

20   determining said weighted transaction score based on said weighted transaction number score and said weighted transaction amount score.

25.   The computer usable medium as recited in Claim 21 wherein said calculating a weighted customer score comprises:

25   calculating a weighted customer name score;

calculating a weighted customer identity score;

calculating a weighted bank score; and

determining said weighted customer score based on said weighted
customer name score, said weighted customer identity score, and said weighted
bank score.

5   26.   The computer usable medium as recited in Claim 25 wherein said
calculating a weighted customer name score comprises:

calculating a weighted customer string score;

calculating a weighted customer acronym score; and

determining said weighted customer name score based on said

10   weighted customer string score and said weighted customer acronym score.

27.   The computer usable medium as recited in Claim 16 wherein said
method further comprises handling said recommendations.